

Information to identify the case:

Debtor 1	<u>Barry R. Henderson</u>	Social Security number or ITIN	xxx-xx-6934
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-20353-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Barry R. Henderson

10/7/20

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Barry R. Henderson
Debtor(s)

Case No. 15-20353-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 07, 2020

User: aala
Form ID: 3180W

Page 1 of 3
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2020:

Recip ID	Recipient Name and Address
db	+ Barry R. Henderson, 535 Breakiron Road Extension, Connellsville, PA 15425-6345
cr	+ Wilmington Savings Fund Society, FSB, et al, 1600 South Douglass Road, Anaheim, CA 92806-5948
14035804	+ Bayview Loan Servicing, LLC, a Delaware Limited Li, 4425 Ponce de Leon Boulevard, Coral Gables, FL 33146-1837
13990751	Columbia House DVD Club, P.O. Box 91601, Rantoul, IL 61866-8601
13990752	First National Bank of PA, 4140 East State Street, Hermitage, PA 16148-3487
13990753	Phelan Hallinan, LLP, One Penn Center Plaza @ Suburban Station, 1617 John F. Kennedy Blvd.--Suite 1400, Philadelphia, PA 19103-1814
15081750	+ Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
sng	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 08 2020 01:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
sng	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 08 2020 01:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14019492	EDI: AIS.COM	Oct 08 2020 04:48:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
13990750	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Oct 08 2020 01:50:00	Bayview Loan Servicing, 4425 Ponce De Leon Boulevard--5th Floor, Coral Gables, FL 33146-1873
14223843	+ Email/Text: bncmail@w-legal.com	Oct 08 2020 01:50:00	Trifera, LLC, c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
15293839	+ Email/Text: bknotices@sns.com	Oct 08 2020 01:50:00	U.S. Bank Trust National Association, as, Trustee of the Lodge Series IV Trust, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
13990755	+ EDI: VERIZONCOMB.COM	Oct 08 2020 04:48:00	Verizon, Attn: Bankruptcy, 500 Technology Drive, Weldon Spring, MO 63304-2225
14704983	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 08 2020 01:47:00	Wilmington Savings Fund Society, FSB, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948

TOTAL: 8

BYPASSED RECIPIENTS

District/off: 0315-2

User: aala

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Form ID: 3180W

Total Noticed: 15

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Bayview Loan Servicing, LLC, a Delaware Limited Li
cr		Carrington Mortgage Services, LLC, servicing agent
cr		U.S. Bank Trust National Association, as Trustee o
cr		Wilmington Savings Fund Society FSB as trustee of
cr		Wilmington Savings Fund Society, FSB
cr	*+	CLEARSPRING LOAN SERVICES, INC., 18451 N. DALLAS PARKWAY, SUITE 100, DALLAS, TX 75287-5209
cr	*+	Trifera, LLC, c/o Weinstein & Riley, P.S., 2001 Western Avenue, Suite 400, Seattle, WA 98121-3132
14519832	##+	CLEARSPRING LOAN SERVICES, INC., 18451 N. DALLAS PARKWAY, SUITE 100, DALLAS, TX 75287-5209
13990754	##+	Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2230

TOTAL: 5 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB as trustee of Stanwich Mortgage Loan Trust A bnicholas@kmlawgroup.com
Celine P. DerKrikorian	on behalf of Creditor Bayview Loan Servicing LLC, a Delaware Limited Liability Company ecfmail@mwc-law.com
Daniel R. White	on behalf of Debtor Barry R. Henderson zmwchapter13@gmail.com gianna@zeblaw.com;sheila@zeblaw.com;r63228@notify.bestcase.com
Jerome B. Blank	on behalf of Creditor Wilmington Savings Fund Society FSB as trustee of Stanwich Mortgage Loan Trust A pawb@fedphe.com
Joseph A. Dessoie	on behalf of Creditor CLEARSPRING LOAN SERVICES INC. pawb@fedphe.com
Keri P. Ebeck	on behalf of Creditor Carrington Mortgage Services LLC, servicing agent on behalf of Wilmington Savings Fund Society, FSB, as trustee of Stanwich Mortgage Loan Trust A, its assignees and/or successors in interest, kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
Keri P. Ebeck	on behalf of Creditor Wilmington Savings Fund Society FSB as trustee of Stanwich Mortgage Loan Trust A kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor Wilmington Savings Fund Society FSB as trustee of Stanwich Mortgage Loan Trust A pawb@fedphe.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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Thomas Song

on behalf of Creditor Trifera LLC pawb@fedphe.com

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